



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman	:	
	:	Art Unit: 3628
Serial No.: 09/751,860	:	
	:	Examiner: Clement B. Graham
Filed: December 29, 2000	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR A RE-MARKETING	:	
MODEL FOR LOANS	:	

AMENDMENT

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated February 10, 2005, Applicant respectfully requests consideration and entry of the following amendment.